

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
402 East State Street  
Trenton, NJ 08608

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Case No.: 18-15116-MBK  
Chapter: 13  
Judge: Michael B. Kaplan

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Joseph M. Ghigna  
132 Susan Drive  
Jackson, NJ 08527

Michelle Ghigna  
132 Susan Drive  
Jackson, NJ 08527

Social Security No.:

xxx-xx-1652

xxx-xx-3593

Employer's Tax I.D. No.:

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**NOTICE OF ORDER DISMISSING CASE**

NOTICE IS HEREBY GIVEN that an Order Dismissing the above captioned Case  
as to the:

Debtor and Joint Debtor was entered on May 26, 2022.

Any discharge which was granted as to the above mentioned debtor(s) in this case is vacated. All outstanding fees to the Court incurred by the dismissed debtor(s) are due and owing and must be paid within seven (7) days from the date of this Order.

This dismissal may mean that the debtor is ineligible to file another bankruptcy petition for 180 days under 11 U.S.C. § 109(g).

Dated: May 27, 2022

JAN: dmi

Jeanne Naughton  
Clerk

In re:  
Joseph M. Ghigna  
Michelle Ghigna  
Debtors

Case No. 18-15116-MBK  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-3  
Date Rcvd: May 27, 2022

User: admin  
Form ID: 148

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Total Noticed: 40

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 29, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ Joseph M. Ghigna, Michelle Ghigna, 132 Susan Drive, Jackson, NJ 08527-1141
cr	+ Federal National Mortgage Association (FANNIE MAE), RAS Citron, LLC, 130 Clinton Road, Suite 202, Fairfield, NJ 07004-2927
517390048	+ A-1 Collections, 2297 State Highway 33, STE 906, Trenton, NJ 08690-1717
517390051	+ Capital One Bank, c/o Yayt, Hayt & Landau, LLC, Two Industrial Way West, Eatontown, NJ 07724-2265
517390054	+ Jackson Township Municipal Utilities, 135 Manhattan Street, Jackson, NJ 08527-2504
517390056	+ Jersey Shore Medical, c/o Celantoan, Stadtmauer, POL box 2594, Clifton, NJ 07015-2594
517390055	Jersey Shore Medical, 1945 NJ Rte 33, Neptune, NJ 07753
517485001	Jersey Shore University Medical Center, c/o Celentano, Stadtmauer & Walentowicz,, 1035 Route 46 East, P.O. Box 2594, Clifton, NJ 07015-2594
517549199	++ SETERUS INC, PO BOX 619096, DALLAS TX 75261-9096 address filed with court:, Seterus, Inc., PO Box 1047, Hartford, CT 06143
517412615	+ The Dermatology Group, 1121 Situs Court, Suite 350, Raleigh, NC 27606-4275
519515965	+ U.S. Bank Trust National Association, Selene Finance, LP, 9990 Richmond Ave. Suite 400 South, Attn: BK Dept, Houston TX 77042-4546
519515966	+ U.S. Bank Trust National Association, Selene Finance, LP, 9990 Richmond Ave. Suite 400 South, Attn: BK Dept, Houston TX 77042 U.S. Bank Trust National Association 77042-4546

TOTAL: 12

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	May 27 2022 20:32:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	May 27 2022 20:32:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ Email/Text: enotifications@santanderconsumerusa.com	May 27 2022 20:32:00	Santander Consumer USA Inc., 8585 N. Stemmons Fwy., Ste 1100-N, Dallas, TX 75247-3822
517390048	+ Email/Text: mpieslak@waterfallrevenuegroup.com	May 27 2022 20:31:00	A-1 Collections, 2297 State Highway 33, STE 906, Trenton, NJ 08690-1717
517390049	+ Email/Text: lshields@trafgroup.org	May 27 2022 20:32:00	American Trading Com, Lenox., Socey, Formidoni, Giord, P.O. 6448, 136 Franklin Corner Road, Unit B2, Lawrence Township, NJ 08648-2586
517390050	+ EDI: CAPITALONE.COM	May 28 2022 00:28:00	Capital One, P.O Box 30285, Salt Lake City, UT 84130-0285
517467839	EDI: CAPITALONE.COM	May 28 2022 00:28:00	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
517521154	Email/PDF: bncnotices@becket-lee.com		

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		May 27 2022 20:37:00	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
517553018	+ EDI: WFNNB.COM		
		May 28 2022 00:28:00	Comenity Capital Bank/Paypal Credit, c/o Weinstein & Riley, PS, 2001 Western Ave., Ste 400, Seattle, WA 98121-3132
517390052	+ Email/PDF: creditonebknotifications@resurgent.com		
		May 27 2022 20:36:44	Credit One Bank, P.O. Box 98875, Las Vegas, NV 89193-8875
517390053	EDI: IRS.COM		
		May 28 2022 00:28:00	Internal Revenue Service, Involucency/Special Proceedings, PO Box 7346, Philadelphia, PA 19101-7346
517390057	+ Email/Text: PBNCNotifications@peritussservices.com		
		May 27 2022 20:31:00	Kohls Capital One, P.O. Box 3115, Milwaukee, WI 53201-3115
517390058	+ Email/PDF: resurgentbknotifications@resurgent.com		
		May 27 2022 20:37:00	LVNV Funding, LLC, P.O. Box 1269, Greenville, SC 29602-1269
517545404	Email/PDF: resurgentbknotifications@resurgent.com		
		May 27 2022 20:36:45	LVNV Funding, LLC its successors and assigns as, assignee of MHC Receivables, LLC and, FNBM, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
517459676	+ Email/Text: bankruptcydpt@mcmcg.com		
		May 27 2022 20:32:00	MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011
517390059	+ Email/PDF: MerrickBKNotifications@Resurgent.com		
		May 27 2022 20:36:43	Merrick Bank Corp., 10705 S. Jordan GTWY, STE 200, South Jordan, UT 84095-3977
517390060	+ Email/Text: bankruptcydpt@mcmcg.com		
		May 27 2022 20:32:00	Midland Funding, 2365 Northside Drive #300, San Diego, CA 92108-2710
518242094	+ Email/Text: nsm_bk_notices@mrcooper.com		
		May 27 2022 20:31:00	Nationstar Mortgage LLC d/b/a Mr. Cooper, P.O. Box 619094, Dallas, TX 75261-9741, Nationstar Mortgage LLC d/b/a Mr. Cooper, P.O. Box 619094, Dallas, TX 75261-9094
518242093	+ Email/Text: nsm_bk_notices@mrcooper.com		
		May 27 2022 20:31:00	Nationstar Mortgage LLC d/b/a Mr. Cooper, P.O. Box 619094, Dallas, TX 75261-9094
517390061	EDI: PRA.COM		
		May 28 2022 00:28:00	Portfolio Recovery Associates, 120 Corporate Blvd., STE 100, Norfolk, VA 23502
517477534	EDI: PRA.COM		
		May 28 2022 00:28:00	Portfolio Recovery Associates, LLC, c/o Home Shopping Network, POB 41067, Norfolk VA 23541
517477522	EDI: PRA.COM		
		May 28 2022 00:28:00	Portfolio Recovery Associates, LLC, c/o Wal-Mart, POB 41067, Norfolk VA 23541
517447701	+ Email/Text: enotifications@santanderconsumerusa.com		
		May 27 2022 20:32:00	SANTANDER CONSUMER USA, P.O. Box 560284, Dallas, TX 75356-0284
518140897	+ Email/Text: bncmail@w-legal.com		
		May 27 2022 20:32:00	SYNCHRONY BANK, C/O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
518140898	+ Email/Text: bncmail@w-legal.com		
		May 27 2022 20:32:00	SYNCHRONY BANK, C/O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121, SYNCHRONY BANK, C/O WEINSTEIN & RILEY, PS 98121-3132
517448100	+ Email/Text: enotifications@santanderconsumerusa.com		
		May 27 2022 20:32:00	Santander Consumer USA Inc., POB 961245, Fort Worth, TX 76161-0244
517393584	+ EDI: RMSC.COM		
		May 28 2022 00:28:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
517480681	EDI: WFFC.COM		
		May 28 2022 00:28:00	Wells Fargo Bank, N.A., d/b/a WFDS, P.O. Box 19657, Irvine, CA 92623-9657
517390064	+ EDI: WFFC.COM		
		May 28 2022 00:28:00	Wells Fargo Dealer Services, P.O. Box 1697,

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Winterville, NC 28590-1697

TOTAL: 29

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		U.S. Bank Trust National Association, Robertson, Anschutz, Schneid, Crane & Pa, 10700 Abbotts Bridge Rd, Suite 170
517390062	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court., Portfolio Recovery Associates, 120 Corporate Blvd., STE 100, Norfolk, VA 23502
517390063	##	Seterus, P.O. Box 11790, Newark, NJ 07101-4790

TOTAL: 1 Undeliverable, 1 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 29, 2022

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 27, 2022 at the address(es) listed below:

Name	Email Address
Albert Russo	on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo	docs@russotrustee.com
David A. Semanchik	on behalf of Joint Debtor Michelle Ghigna info@semanchiklaw.com
David A. Semanchik	on behalf of Debtor Joseph M. Ghigna info@semanchiklaw.com
Denise E. Carlon	on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Harold N. Kaplan	on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper hkaplan@rasnj.com informationathnk@aol.com
Harold N. Kaplan	on behalf of Creditor U.S. Bank Trust National Association hkaplan@rasnj.com informationathnk@aol.com
John R. Morton, Jr.	on behalf of Creditor Santander Consumer USA Inc. ecfmail@mortoncraig.com mortoncraige@cf@gmail.com
Laura M. Egerman	on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper bkyecf@rasflaw.com bkyecf@rasflaw.com;legerman@rasnj.com
Laura M. Egerman	on behalf of Creditor Federal National Mortgage Association (FANNIE MAE) bkyecf@rasflaw.com bkyecf@rasflaw.com;legerman@rasnj.com
Rebecca Ann Solarz	on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper rsolarz@kmlawgroup.com

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Sindi Mncina

on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper smncina@raslg.com

Sindi Mncina

on behalf of Creditor Federal National Mortgage Association (FANNIE MAE) smncina@raslg.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 14